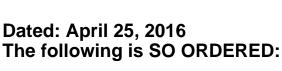
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**UNITED STATES CHIEF BANKRUPTCY JUDGE** 

## UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF TENNESSEE MEMPHIS DIVISION

In Re: Case No. 15-31603

Monica Jones, Chapter 13

> Debtor. Judge

# AGREED ORDER PROVIDING FOR LOAN MODIFICATION AND MODIFYING PLAN AS TO SETERUS, INC. REGARDING REAL PROPERTY LOCATED AT 4874 PHIPPS DRIVE, **MEMPHIS, TENNESSEE 38125**

COME NOW, Seterus, Inc., and the Debtor herein, by and through counsel, and agree as follows:

- 1. That Seterus, Inc. and the Debtor will be allowed to modify the terms of their first mortgage loan for the remaining life of the current bankruptcy case.
- 2. That the ongoing mortgage payment of \$526.57 will be changed to \$468.09 (reflecting principal and interest only), beginning February 1, 2016.
- 3. That the arrears owed to Seterus Inc., will be capitalized into the loan and deleted from the Chapter 13 plan.

- 4. That the Debtor will continue ongoing mortgage payments to Seterus, Inc., outside of the Chapter 13 plan
- 5. That the Debtor will be directly responsible for all future property taxes and hazard insurance direct to the proper authorities.
  - 6. That the Trustee will make the necessary adjustments to effectuate this Order.

#### APPROVED FOR ENTRY:

## /s/ J. Zachary DeFoor

J. Zachary DeFoor Attorney for Seterus, Inc. Law Offices of Shapiro & Ingle, LLP 10130 Perimeter Parkway, Suite 400 Charlotte, NC 28216 Phone: (704)333-8107

Phone: (704)333-8107 Fax: (704) 333-8156

#### /s/ James A. Cohen

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Phone: 901-527-9028 jcohen@cohenandfila.com

/s/ George W. Stevenson

George W Stevenson Chapter 13 Trustee 5350 Poplar Avenue Suite 500 Memphis, TN 38119-3697 Phone: (901) 821-2400

### Entities to be Served:

James A. Cohen 200 Jefferson Ave, Suite 925 Memphis, TN 38103

Monica Jones 4874 Phipps Drive Memphis, TN 38125

George W Stevenson 5350 Poplar Avenue Suite 500 Memphis, TN 38119-3697